

Information to identify the case:

Debtor 1	Breana R Hayes	Social Security number or ITIN xxx-xx-2769
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 7/25/18
Case number: 18-10751-TPA		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Breana R Hayes	
2. All other names used in the last 8 years		
3. Address	8 Coulter Road Greenville, PA 16125	
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winneccour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmeef@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 8/22/18

For more information, see page 2

Debtor Breana R Hayes

Case number 18-10751-TPA

7. Meeting of creditors	September 25, 2018 at 02:00 PM	Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 11/26/18 Filing deadline: 10/3/18 Filing deadline: 1/21/19
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
 Breana R Hayes
 Debtor

Case No. 18-10751-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: bsil
Form ID: 309IPage 1 of 2
Total Noticed: 20

Date Rcvd: Aug 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2018.

db	+Breana R Hayes, 8 Coulter Road, Greenville, PA 16125-8123
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
14886493	+Mohela / Department Of Education, 633 Spirit Drive, Chesterfield, MO 63005-1243
14887756	+US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield, Mo 63005-1243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: dan@mrdebtbuster.com Aug 23 2018 01:52:30 Daniel P. Foster, Foster Law Offices, PO Box 966, Meadville, PA 16335
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 23 2018 01:52:52 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 23 2018 01:53:04 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
14886488	EDI: CAPITALONE.COM Aug 23 2018 05:43:00 Capital One, 15000 Capital One Drive, Richmond, VA 23238
14886489	+EDI: CHASE.COM Aug 23 2018 05:43:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14886490	+EDI: WFNNB.COM Aug 23 2018 05:43:00 Comenity Bank / Victorias Secret, Po Box 182789, Columbus, OH 43218-2789
14886491	+EDI: WFNNB.COM Aug 23 2018 05:43:00 Comenity Capital / Big Lots, 3100 Easton Square Plaza, Columbus, OH 43219-6232
14886492	+EDI: WFNNB.COM Aug 23 2018 05:43:00 Comenity Capital Bank / Piercing Pagoda, Po Box 182120, Columbus, OH 43218-2120
14886898	+EDI: PRA.COM Aug 23 2018 05:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14886494	+E-mail/Text: bankruptcyteam@quickenloans.com Aug 23 2018 01:53:17 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906
14886495	E-mail/Text: philadelphia.bncc@ssa.gov Aug 23 2018 01:53:18 Social Security Administration Office, 155-10 Jamaica Avenue, Jamaica, NY 11432
14886496	+EDI: RMSC.COM Aug 23 2018 05:43:00 Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
14886497	+EDI: RMSC.COM Aug 23 2018 05:43:00 Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14886498	+EDI: RMSC.COM Aug 23 2018 05:43:00 Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001
14886499	+EDI: RMSC.COM Aug 23 2018 05:43:00 Syncb / Walmart, Po Box 965024, Orlando, FL 32896-5024

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Quicken Loans Inc.
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Breana R Hayes dan@mrdebtbuster.com,
 clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
 James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Ronda J. Winneccour cmecc@chapter13trusteeewdpa.com

District/off: 0315-1

User: bsil
Form ID: 309I

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Total Noticed: 20

Date Rcvd: Aug 22, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 4